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Order Filed on January 3, 2024 by Clerk U.S. Bankruptcy Court District of New Jersey

# UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY

In Re:	Case No.:	23-20444
Maurice J Jackson	Chapter:	7
	Hearing Date:	
	Judge:	Michael B. Kaplan

### ORDER CONCERNING REAFFIRMATION AGREEMENT

The relief set forth on the following page is hereby **ORDERED**.

DATED: January 3, 2024

Honorable Michael B. Kaplan United States Bankruptcy Judge

	The Court having reviewed the reaffirmation agreement between the debtor(s) and		
Credite	or: Weichert Financial Services		
filed in this case on 12/29/23, it is hereby ORDERED that:			
	The Court APPROVES the reaffirmation agreement described above under		
	11 U.S.C. § 524(c)(6)(A) as not imposing an undue hardship on the debtor(s) or a		
	dependent of the debtor(s) and as being in the best interest of the debtor(s).		
	The Court APPROVES the reaffirmation agreement described above under		
	11 U.S.C. § 524(k)(8).		
	The Court does NOT APPROVE the reaffirmation agreement under 11 U.S.C. § 524(m) as		
	posing an undue hardship and/or as not being in the best interest of the debtor.		
	However, the Court finds and concludes that the debtor(s) has fully complied with		
	the deadlines of 11 U.S.C. § 521(a)(2), 521(a)(6) and 362(h). Accordingly, the		
	creditor must seek further order of this Court to exercise any remedies under the		
	subject installment loan agreement with respect to any pre-petition nonmonetary defaults thereunder.		
	defaults increander.		
<b>/</b>	The Court does NOT APPROVE the reaffirmation for the following reason:		
	The Court does not approve reaffirmation agreements involving real estate.		
	The reaffirmation agreement described above involves a Credit Union; therefore, the		
	Court APPROVES the reaffirmation agreement under 11 U.S.C. § 524(m)(2).		
	The mostification accomment described share involves a lease therefore in 11-14-f		
	The reaffirmation agreement described above involves a lease; therefore, in light of 11 U.S.C. § 365(p), the Court will neither approve nor deny the reaffirmation agreement.		
	11 0.5.0. § 505(p), the Court will hertifel approve not delig the realimination agreement.		

### \*\*\*BE ADVISED\*\*\*

If the reaffirmation agreement has been approved, the debtor may rescind (cancel) the Reaffirmation Agreement at any time before the bankruptcy court enters a discharge order or within 60 days after the Reaffirmation Agreement was filed with the Court, whichever is later, by notifying the creditor that the Reaffirmation Agreement is rescinded. The Court recommends that if the debtor rescinds (cancels) the Reaffirmation Agreement that it be done in writing and filed with the Court (a copy should be kept by the debtor).

# Case 23-20444-MBK Doc 32 Filed 01/05/24 Entered 01/06/24 00:17:20 Desc Imaged Certificate of Notice Page 3 of 3

United States Bankruptcy Court District of New Jersey

In re: Case No. 23-20444-MBK

Maurice J Jackson Chapter 7

Debtor

CERTIFICATE OF NOTICE

District/off: 0312-3 User: admin Page 1 of 1
Date Rcvd: Jan 03, 2024 Form ID: pdf903 Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol Definition

Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS

regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 05, 2024:

Recipi ID Recipient Name and Address

th Haurice J Jackson, 26 Meeker Avenue, Edison, NJ 08817-5203

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## **BYPASSED RECIPIENTS**

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

### NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 05, 2024 Signature: /s/Gustava Winters

### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 3, 2024 at the address(es) listed

below:

Name Email Address

Bunce Atkinson

bunceatkinson@aol.com NJ09@ecfcbis.com,maraujo@atkinsondebartolo.org,atkinson@remote7solutions.com

Denise E. Carlon

on behalf of Creditor Weichert Financial Services dcarlon@kmllawgroup.com bkgroup@kmllawgroup.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 3